

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for facilitating payment between a buyer and a seller with an online money transfer performed over a wide area network, the method comprising steps of:

receiving login information relevant to a vending site, wherein the login information is associated with the seller, wherein the vending site facilitates person-to-person sales, wherein the vending site is one of an auction site or a classified advertising site;

in response to receiving the login information, automatically determining listings at the vending site associated with the seller based on the login information, wherein the listings offer goods or services for sale, wherein the listings are one of auctions, electronic advertisements, or classified advertisements;

generating a plurality of snippets of HTML code for the listings, wherein each snippet includes a link, wherein the snippets include information about the listing;

automatically inserting one of the plurality of snippets into each of the listings, wherein activating the link points a web browser to a payment enabler that can transfer money from the buyer to the seller, wherein the vending site is separate from the payment enabler;

determining the listing has changed; [[and]]

in response to determining the listing has changed, changing a graphic indicated by the snippet to alert the buyer that payment can be made, which is caused, at least in part, by the determining step; and

in response to changing the graphic, providing a link in the snippet with the changed graphic, wherein activating the link points a web browser to a payment enabler that can transfer money from the buyer to the seller, wherein the vending site is separate from the payment enabler.

2. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, wherein one of the plurality of snippets indicates a graphic associated with the snippet and information unique to the seller and a listing including the snippet.

3. (Previously Presented) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, wherein:

the determining step comprises a step of concluding the listing has matured, whereby the purchaser is fixed; and

the changing step comprises a step of modifying a button graphic displayed by the snippet to reflect the listing is available to the buyer.

4. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising steps of:

determining one of the plurality of listings has matured, whereby the buyer is fixed;

automatically determining an electronic address of the purchaser; and

automatically sending a message to the electronic address of the purchaser.

5. (Previously Presented) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 4, wherein the message includes at least one of a web page, an instant message, an e-mail message, a pager message, or a wireless phone message.

6. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 4, further comprising a step of automatically determining a purchase price from the vending site.

7. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 4, wherein the message includes a snippet that points to the payment enabler and includes information relating to a listing associated with that snippet.

8. (Previously Presented) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising a step of determining from the vending site at least one of: a purchase price, a shipping amount, a listing description, a reference identifier used by the vending site, or an e-mail address of the buyer.

9. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising a step of receiving selection of a button graphic for display by the snippet.

10. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising steps of:

receiving authorization from the buyer to debit a money handler associated with the buyer; and

adding a credit in a stored value account of the seller as a result of the receiving authorization step.

11. (Previously Presented) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising a step of receiving at least two of a shipper selection, shipping insurance cost information, an address for the seller, tax information, an item description, a reference number, a payment enabler category, a purchase price, a phone number for the seller, a close date for the listing, or a quantity of items in the listing.

12. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising a step of receiving from the seller a message that is embedded in the plurality of snippets for display as part of each listing.

13. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the wide area network as recited in claim 1, further comprising a step of receiving login information relevant to a plurality of vending sites, wherein the login information for each of the plurality of vending sites is associated with the seller.

14. (Currently Amended) A method for facilitating payment between a buyer and a seller with an online money transfer performed over a computer network, the method comprising steps of:

receiving login information relevant to a vending site, wherein the login information is associated with the seller, wherein the vending site facilitates person-to-person sales, wherein the vending site is one of an auction site or a classified advertising site;

in response to receiving the login information, determining a listing at the vending site associated with the seller based on the login information, wherein the listings offer goods or services for sale, wherein the listings are one of auctions, electronic advertisements, or classified advertisements;

generating a snippet of code for the listing, wherein:

the snippet includes a link that addresses a payment enabler, wherein the vending site is separate from the payment enabler;

the snippet indicates [[an]] information unique to the seller and the listing including the snippet, wherein the snippets include information about the listing;

determining the listing has matured, whereby the buyer is fixed;

in response to determining the listing has changed, determining an electronic address of the buyer; and

automatically sending a message to the electronic address of the buyer.

15. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 14, further comprising a step of automatically inserting the snippet into the listings.

16. (Previously Presented) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 14, wherein the snippet indicates a graphic associated with the snippet.

17. (Previously Presented) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 14, wherein the message includes at least one of a web page, an instant message, an e-mail message, a pager message, or a wireless phone message.

18. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 14, further comprising a step of automatically determining a purchase price from the vending site.

19. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 14, wherein the message includes the link that points to the payment enabler and includes information relating to the listing.

20. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 14, further comprising steps of:

receiving authorization from the buyer to debit a money handler associated with the buyer; and

adding a credit in a stored value account of the seller as a result of the receiving authorization step.

21. (Previously Presented) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 14, further comprising a step of receiving from the seller a unique message that is embedded in the plurality of snippets for display as part of each listing.

22. (Currently Amended) A method for facilitating payment between a buyer and a seller with an online money transfer performed over a computer network, the method comprising steps of:

receiving login information relevant to a vending site, wherein the login information is associated with the seller, wherein the vending site facilitates person-to-person sales, wherein the vending site is one of an auction site or a classified advertising site;

in response to receiving the login information, determining a listing at the vending site associated with the seller based on the login information, wherein the listings offer goods or services for sale, wherein the listings are one of auctions, electronic advertisements, or classified advertisements;

generating a snippet of code for the listing, wherein the snippet comprises: a link that points to a payment enabler, and a message formulated by the seller for display to the buyer, wherein the vending site is separate from the payment enabler,

inserting the snippet into the listing;

determining the listing has matured, whereby the buyer is fixed;

in response to determining the listing has matured, automatically determining an electronic address of the buyer; and

automatically sending a message to the electronic address of the buyer, wherein the message includes the snippet, wherein the snippet comprises: a link that points to a payment enabler, and a message formulated by the seller for display to the buyer, wherein the vending site is separate from the payment enabler.

23. (Canceled)

24. (Currently Amended) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim [[23]]22, further comprising a step of automatically determining a purchase price from the vending site.

25. (Previously Presented) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 22, further comprising a step of determining from the vending site at least one of: a purchase price, a shipping amount, a listing description, a reference identifier used by the vending site, or an e-mail address of the buyer.

26. (Original) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 22, further comprising steps of:

receiving authorization from the buyer to debit a money handler associated with the buyer; and

adding a credit in a stored value account of the buyer as a result of the receiving authorization step.

27. (Previously Presented) The method for facilitating payment between the buyer and the seller with the online money transfer performed over the computer network as recited in claim 22, wherein the snippet further indicates an information unique to the seller and the listing including the snippet.